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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Yuri Galperin, Vladimir Fishman, and William A. Eginton

Serial No.: 09/942,983 Group Art Unit:

Filed: 08/30/01 Examiner:

For: **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE
FOR AN INDIVIDUAL APPLICANT**

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As below inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, joint and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **Method and Apparatus for Determining a Prepayment Score for an Individual Applicant**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I hereby claim the benefit under U.S.C. §119(e) of the United States provisional application no. 60/228,954, filed August 30th, 2000.

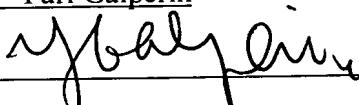
I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, 1.56(a).

I hereby appoint the following attorney(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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I declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Inventor's Signature  Date 11/13/01

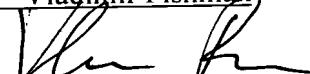
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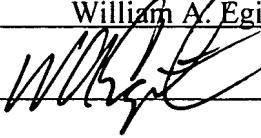
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